

United States Bankruptcy Court
Western District of Washington

In re:
John Daniel Mickelsen
Debtor

Case No. 20-40746-MJH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-3

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 20

Date Rcvd: Jun 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2020.

db
956806590 +John Daniel Mickelsen, 310 W. Magnolia St., Centralia, WA 98531-4350
956806594 +Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
956806595 ENT ASSOCIATES, 128 LILLY RD S.W., Olympia, WA 98506
956806596 +Equifax, PO BOX 30272, Tampa, FL 33630-3272
956806596 +Experian, Profile Maintenance, PO BOX 9558, Allen, TX 75013-9558
956806597 +GENOA HEALTH CARE, PO BOX 77030, Minneapolis, MN 55480-7730
956806598 +HSBC Bank, PO Box 4657, Carol Stream, IL 60197-4657
956806600 +LENDMARK FINANCIAL, 1600 COOPER POINT ROAD SW, Olympia, WA 98502-5709
956806602 +PROVIDENCE ANESTHESIA SERVICES, PO BOX 94645, Seattle, WA 98124-6945
956806604 +RADIA INC, PO BOX 34473, Seattle, WA 98124-1473
956806605 +TOLL ENFORCEMENT OFFICE, PO BOX 300326, Seattle, WA 98103-9730

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg EDI: WADEPREV.COM Jun 18 2020 06:53:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300

956806592 +E-mail/Text: bankruptcy.notifications@fisglobal.com Jun 18 2020 03:28:00 Chexsystems,
Attn: Customer Relations, 7805 Hudson Rd Ste 100, Saint Paul, MN 55125-1703
956806593 EDI: DISCOVER.COM Jun 18 2020 06:53:00 Discover, P.O. Box 29033, Phoenix, AZ 85038-9033
956806599 +EDI: IRS.COM Jun 18 2020 06:53:00 Internal Revenue Service, PO BOX 7346,
Philadelphia, PA 19101-7346
956806591 EDI: JPMORGANCHASE Jun 18 2020 06:53:00 Chase, Attn: Bcy Dept, PO BOX 15298,
Wilmington, DE 19850
956806601 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 18 2020 03:20:10 MERRICK BANK,
PO BOX 171379, Salt Lake City, UT 84117-1379
956806603 E-mail/Text: EBN@providence.org Jun 18 2020 03:27:01 Providence Health & Services,
PO BOX 3177, Portland, OR 97208
956806606 E-mail/Text: DASPUBREC@transunion.com Jun 18 2020 03:27:04 Transunion, 555 West Adams St,
Chicago, IL 60611
956806607 +E-mail/Text: bkinfo@twinstarcu.com Jun 18 2020 03:27:28 Twinstar Credit Union, PO Box 718,
Olympia, WA 98507-0700

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2020 at the address(es) listed below:

Kathryn A Ellis kae@seanet.com, WA18@ecfcbis.com;cgw@seanet.com
Susan H. Seelye on behalf of Debtor John Daniel Mickelsen stopdebt@gmail.com,
ignbands@gmail.com;browner80299@notify.bestcase.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 John Daniel Mickelsen
 First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Western District of Washington
Case number: **20-40746-MJH**

Social Security number or ITIN xxx-xx-8405
EIN --
Social Security number or ITIN ----
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Daniel Mickelsen
aka Johnny D. Mickelsen

6/17/20

By the court: Mary Jo Heston
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.